

Form 149

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

**Steven E. Keffer  
Julie A. Keffer  
aka Julie A. Liberoni**  
Debtor(s)

Bankruptcy Case No.: 19-21546-CMB  
Per March 25, 2021 Proceeding  
Chapter: 13  
Docket No.: 51 - 43, 44  
Concil. Conf.: at

**ORDER OF COURT CONFIRMING PLAN AS MODIFIED  
AND SETTING DEADLINES FOR CERTAIN ACTIONS**

**(1.) PLAN CONFIRMATION:**

IT IS HEREBY ORDERED that upon consent of the Debtor(s), the Chapter 13 Plan dated February 2, 2021 is CONFIRMED as modified at the Plan confirmation hearing. Terms of the Plan not expressly modified by this Order remain in full force and effect. A copy of this Plan was previously mailed to you. *Only those provisions which are checked below apply to this case:*

- ☒ A. For the remainder of the Plan term, the periodic Plan payment is amended to be \$1,865.00 as of April, 2021. Debtor(s)' counsel shall file a motion to amend the income attachment order within seven (7) days of the date of this Order.
- ☐ B. The length of the Plan is increased to a total of months. This statement of duration of the Plan is an approximation. The Plan shall not be completed until the goals of the Plan have been achieved. The total length of the Plan shall not exceed sixty (60) months.
- ☐ C. Plan confirmation is on an interim basis only as a form of adequate protection. The Trustee is authorized to distribute to secured and priority creditors with percentage fees. ***A final plan conciliation conference will be held on at , in .*** If the Parties cannot resolve all disputes at the conciliation conference, a hearing will be scheduled and orally announced at the conclusion of the conference without any further written notice to any party. Parties are directed to monitor the Court's docket and read the Chapter 13 Trustee's minutes of the conciliation conference to the extent such parties desire more information regarding the outcome of the conciliation conference.
- ☐ D. Plan confirmation is subject to the resolution of all actions to determine the avoidability, priority, or extent of liens; including determination of the allowed amount of secured claims under 11 U.S.C. §506, disputes over the amount and allowance of claims entitled to priority under 11 U.S.C. §507, and all objections to claims.
- ☐ E. The allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.
- ☐ F. shall be paid monthly payments of \$ beginning with the Trustee's distribution and continuing for the duration of the plan term, to be applied by that creditor to its administrative claim, budget payments and/or security deposit. These payments shall be at the third distribution level.
- ☒ G. The claims of the following creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the Debtor(s) successfully objects to the claim: Specialized Loan Servicing (Cl. #41) with payment changes implemented .
- ☒ H. Additional Terms: Fee application needed if any fee (including retainer) exceeds \$4,000 including any fees paid to prior counsel.

**(2.) IT IS FURTHER ORDERED THAT THE FOLLOWING DEADLINES ARE ESTABLISHED:**

**A. Objections to the Plan.** Pursuant to *Fed.R.Bankr.P. 2002(b)*, this Order shall not become final for a period of twenty-eight (28) days. Any party in interest with an objection to any provision of this Confirmation Order must file a written objection within that twenty-eight (28) day period. Failure to timely object shall be deemed a waiver of all objections and an acceptance of the provisions of this confirmed Plan. The Trustee may disburse funds pursuant to this confirmation order upon its entry.

**B. Applications to retain brokers, sales agents, or other professionals.** If the Plan contemplates sales of assets or litigation proceeds as a source of funding, Debtor(s) shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.

**C. Review of Claims Docket and Objections to Claims.** Pursuant to *W.PA.LBR 3021-1(c)(2)*, the Debtor or Debtor's attorney, if represented, shall review the proofs of claim filed and shall file objections to any disputed claims within ninety (90) days after the claims bar date or, for late filed or amended claims, within ninety (90) days after they are filed and served. Absent an objection, the proof of claim will govern as to the classification and amount of the claim. Objections filed after the ninety (90) days specified herein shall be deemed untimely.

**D. Motions or Complaints Pursuant to §§506, 507 or 522.** All actions to determine the priority, avoidability, or extent of liens, all actions pursuant to *11 U.S.C. §§506, 507 and 522* shall be filed within ninety (90) days after the claims bar date.

**E. Filing Amended Plans.** Within fourteen (14) days after the Bankruptcy Court resolves the priority, avoidability, or extent of a lien, or any objection to claim, the Debtor(s) shall file an amended Plan to provide for the allowed amount of the claim if the allowed amount differs from the amount stated in the plan. Debtor(s) shall also file an amended Plan within thirty (30) days after the claims bar date(s) in the event that no objection is filed and the claim(s) as filed causes the Plan to be underfunded.

(3.) ***IT IS FURTHER ORDERED THAT:***

**A.** After the claims objection deadline, the Plan shall be deemed amended to conform to the claims filed or otherwise allowed. If the Plan expressly modified the terms of payment to any creditor pursuant to *11 U.S.C. §1322(b)(2)*, nothing in this Order shall be construed to change the payment terms established in the Plan.

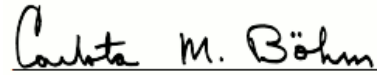
**B.** Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).

**C.** Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.

**D.** Debtor's counsel must file a fee application in accordance with *W.PA.LBR 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.

**E.** The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default. If the default involves failure to make a plan payment the case will result in dismissal without further hearing upon filing and service of an *Affidavit of Default* by the Trustee. The Trustee is not precluded from raising pre-confirmation defaults in any subsequent motion to dismiss.

**F.** In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any ***secured claim*** that is secured by the subject property, unless directed otherwise by further Order of Court.

  
Carlota M. Böhm, Judge  
United States Bankruptcy Court

Dated: March 26, 2021

cc: All Parties in Interest to be served by Clerk in seven (7) days

In re:  
Steven E. Keffer  
Julie A. Keffer  
Debtors

Case No. 19-21546-CMB  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2

User: dric

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Date Rcvd: Mar 26, 2021

Form ID: 149

Total Noticed: 92

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 28, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Steven E. Keffer, Julie A. Keffer, 1355 Main St., Latrobe, PA 15650-2261
cr	+ SPECIALIZED LOAN SERVICING LLC, 14841 DALLAS PKWY SUITE 425, Dallas, TX 75254-8067
cr	+ Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, CO 80129-2386
15067069	+ Bank of Missouri, 2700 S. Lorraine Place, Sioux Falls, SD 57106-3657
15034580	+ Barclays Bank Delaware, Po Box 8803, Wilmington, DE 19899-8803
15034581	+ Barclays Bank Delaware, Attn: Correspondence, Po Box 8801, Wilmington, DE 19899-8801
15034582	++ CAINE & WEINER COMPANY, 12005 FORD ROAD 300, DALLAS TX 75234-7262 address filed with court:, Caine & Weiner, Po Box 55848, Sherman Oaks, CA 91413
15034591	+ CBCS, PO Box 2724, Columbus, OH 43216-2724
15075559	CREDIT FIRST NA, PO BOX 818011, CLEVELAND, OH 44181-8011
15034584	+ Caine & Weiner, Attn: Bankruptcy, 5805 Sepulveda Blvd, Sherman Oaks, CA 91411-2546
15068851	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15034596	+ Court of Common Pleas of Westmoreland Co, 2 N Main St, Mezzanine, Room 3, Greensburg, PA 15601-2405
15034599	+ Credit First National Association, 6275 Eastland Rd, Brookpark, OH 44142-1399
15034600	+ Credit First National Association, Attn: Bankruptcy, Po Box 81315, Cleveland, OH 44181-0315
15034601	Credit One Bank, PO Box 2856, Chesapeake, VA 23327-2856
15034605	Everest Receivable Svcs, Matrix Credit Card, 2351 N. Forest Road, Suite 100, Getzville, NY 14068-9902
15034606	Excelsa Health Medial Group, PO Box 645189, Pittsburgh, PA 15264-5189
15034607	Excelsa Health Medical Group, PO Box 645189, Pittsburgh, PA 15264-5189
15034610	+ First National Bank/Legacy, 500 East 60th St North, Sioux Falls, SD 57104-0478
15034611	+ First National Bank/Legacy, Attn: Bankruptcy, Po Box 5097, Sioux Falls, SD 57117-5097
15034612	+ First Premier Bank, 3820 N Louise Ave, Sioux Falls, SD 57107-0145
15034615	+ First Premier Bank, Attn: Bankruptcy, Po Box 5524, Sioux Falls, SD 57117-5524
15034618	+ Fnb Omaha, 1620 Dodge St, Omaha, NE 68197-0003
15034619	Hanger Clinic, 62857 Collection Center Drive, Chicago, IL 60693-0628
15034620	Indiana Healthcare Physician Services, 640 Kolter Drive, Indiana, PA 15701-3570
15034631	+ MidAmerica Bank & Trust Company, 5109 S Broadband Lane, Sioux Falls, SD 57108-2208
15034634	#+ MidAmerica Bank & Trust Company, Attn: Bankruptcy, 216 West Second St, Dixon, MO 65459-8048
15053874	++ PERI GARITE, ATTN CARD WORKS, 101 CROSSWAYS PARK DR W, WOODBURY NY 11797-2020 address filed with court:, First National Bank of Omaha, 1620 Dodge St., Stop Code 3105, Omaha, NE 68197
15034637	+ Peoples Natural Gas, P.O. Box 644760, Pittsburgh, PA 15264-4760
15059059	+ Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Avenue, Pittsburgh, PA 15233-1828
15034638	+ Phillips & Cohen, 1002 Justison Street, Wilmington, DE 19801-5148
15034643	+ Radius Global Solutions, PO Box 390916, Minneapolis, MN 55439-0911
15034644	+ Ratchford Law Group, 409 Lackawanna Avenue, Suite 320, Scranton, PA 18503-2062
15034645	+ Regional Acceptance Corp, 4770 Duke Dr, Mason, OH 45040-9376
15162417	+ Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720
15034650	+ Target, Po Box 673, Minneapolis, MN 55440-0673
15034652	+ Target, Attn: Bankruptcy, Po Box 9475, Minneapolis, MN 55440-9475
15061600	UNITED STATES DEPARTMENT OF EDUCATION, CLAIMS FILING UNIT, PO BOX 8973, MADISON, WI 53708-8973

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15071370 UPMC Physician Services, PO Box 1123, Minneapolis, MN 55440-1123  
15034655 + US Department of Education/Great Lakes, 2401 International Lane, Madison, WI 53704-3121  
15034656 + US Department of Education/Great Lakes, Attn: Bankruptcy, Po Box 7860, Madison, WI 53707-7860  
15034657 Weltman, Weinberg & Reis, 436 Seventh Avenue, Suite 2500, Koppers Building, Pittsburgh, PA 15219-1842

TOTAL: 42

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: acg.acg.ebn@americaninfosource.com	Mar 27 2021 04:53:27	Capital One Auto Finance, a division of Capital On, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Mar 27 2021 04:43:51	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15065029	Email/Text: bnc@atlasacq.com	Mar 27 2021 04:23:00	Atlas Acquisitions LLC, 492C Cedar Lane, Ste 442, Teaneck, NJ 07666
15034577	Email/Text: kristin.villneauve@allianceoneinc.com	Mar 27 2021 04:22:00	Alliance One, PO Box 3110, Southeastern, PA 19398-3110
15034579	+ Email/Text: bk@avant.com	Mar 27 2021 04:24:00	Avant, LLC, 222 N. LaSalle Street, Suite 1700, Chicago, IL 60601-1101
15039308	Email/PDF: resurgentbknofications@resurgent.com	Mar 27 2021 04:44:18	CACH, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15034586	Email/PDF: AIS.cocard.ebn@americaninfosource.com	Mar 27 2021 04:32:44	Capital One, 15000 Capital One Dr, Richmond, VA 23238
15034593	+ Email/Text: jsanders@cksfin.com	Mar 27 2021 04:23:00	CKS Financial, PO Box 2856, Chesapeake, VA 23327-2856
15034588	+ Email/PDF: AIS.cocard.ebn@americaninfosource.com	Mar 27 2021 04:43:22	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15067806	+ Email/PDF: acg.acg.ebn@americaninfosource.com	Mar 27 2021 04:32:50	Capital One Auto Finance, a division of Capital On, P.O. Box 4360, Houston, TX 77210-4360
15034590	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Mar 27 2021 04:53:32	Capital One Bank, c/o Portfolio Recovery, 120 Corporate Blvd Ste 100, Norfolk, VA 23502-4952
15047134	Email/PDF: AIS.cocard.ebn@americaninfosource.com	Mar 27 2021 04:43:22	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15034594	+ Email/Text: mediamanagers@clientservices.com	Mar 27 2021 04:22:00	Client Services, 3451 Harry S. Truman Blvd, Saint Charles, MO 63301-9816
15034595	+ Email/Text: bankruptcydpt@mcmcg.com	Mar 27 2021 04:23:00	Comenity Capital Bank, c/o Midland Funding, 2365 Northside Dr Ste 30, San Diego, CA 92108-2709
15034597	+ Email/Text: ebnnofications@creditacceptance.com	Mar 27 2021 04:22:00	Credit Acceptance, Po Box 5070, Southfield, MI 48086-5070
15034598	+ Email/Text: ebnnofications@creditacceptance.com	Mar 27 2021 04:22:00	Credit Acceptance, 25505 West 12 Mile Rd, Suite 3000, Southfield, MI 48034-8331
15034602	Email/Text: mrdiscen@discover.com	Mar 27 2021 04:22:00	Discover Financial, Po Box 15316, Wilmington, DE 19850
15039027	Email/Text: mrdiscen@discover.com	Mar 27 2021 04:22:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
15034604	Email/Text: bankruptcynotices@dcicollect.com	Mar 27 2021 04:24:00	Diversified Consultants, Inc., P.O. Box 551268, Jacksonville, FL 32255-1268
15034608	+ Email/Text: data_processing@fin-rec.com	Mar 27 2021 04:23:00	Financial Recovery Services, PO Box 4115, Concord, CA 94524-4115

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15034609	+ Email/Text: JCAP_BNC_Notices@jcap.com	Mar 27 2021 04:24:00	Fingerhut Advantage, c/o Jefferson Capital Systems, LLC, 16 Mcleland Rd, Saint Cloud, MN 56303-2198
15059958	Email/Text: JCAP_BNC_Notices@jcap.com	Mar 27 2021 04:24:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
15034621	Email/Text: JCAP_BNC_Notices@jcap.com	Mar 27 2021 04:24:00	Jefferson Capital Systems, LLC, Po Box 1999, Saint Cloud, MN 56302
15034622	+ Email/Text: PBNCNotifications@peritussservices.com	Mar 27 2021 04:22:00	Kohls/Capital One, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-5660
15034624	+ Email/Text: PBNCNotifications@peritussservices.com	Mar 27 2021 04:22:00	Kohls/Capital One, Kohls Credit, Po Box 3120, Milwaukee, WI 53201-3120
15039307	Email/PDF: resurgentbknotifications@resurgent.com	Mar 27 2021 04:44:20	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15034626	+ Email/PDF: resurgentbknotifications@resurgent.com	Mar 27 2021 04:33:50	LVNV Funding/Resurgent Capital, Po Box 1269, Greenville, SC 29602-1269
15034627	+ Email/PDF: resurgentbknotifications@resurgent.com	Mar 27 2021 04:44:18	LVNV Funding/Resurgent Capital, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
15044752	Email/PDF: MerrickBKNotifications@Resurgent.com	Mar 27 2021 04:32:17	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
15055247	+ Email/Text: bankruptcy@sccompanies.com	Mar 27 2021 04:22:00	Massey's, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
15034628	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Mar 27 2021 04:32:20	Merrick Bank/CardWorks, Po Box 9201, Old Bethpage, NY 11804-9001
15034630	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Mar 27 2021 04:32:48	Merrick Bank/CardWorks, Attn: Bankruptcy, Po Box 9201, Old Bethpage, NY 11804-9001
15056450	+ Email/Text: bankruptcydpt@mcmcg.com	Mar 27 2021 04:23:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
15034639	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Mar 27 2021 04:33:00	Portfolio Recovery, 120 Corporate Blvd Ste 100, Norfolk, VA 23502
15075818	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Mar 27 2021 04:43:51	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15034640	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Mar 27 2021 04:53:32	Portfolio Recovery, Po Box 41021, Norfolk, VA 23541-1021
15056882	+ Email/Text: JCAP_BNC_Notices@jcap.com	Mar 27 2021 04:24:00	Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
15034646	+ Email/PDF: RACBANKRUPTCY@BBANDT.COM	Mar 27 2021 04:54:06	Regional Acceptance Corp, Attn: Bankruptcy, 1424 E Fire Tower Rd, Greenville, NC 27858-4105
15040668	+ Email/PDF: RACBANKRUPTCY@BBANDT.COM	Mar 27 2021 04:54:06	Regional Acceptance Corporation, PO Box 1847, Wilson, NC 27894-1847
15034648	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Mar 27 2021 04:33:00	SYNCB/Walmart, c/o Portfolio Recovery, 120 Corporate Blvd Ste 100, Norfolk, VA 23502-4952
15061286	+ Email/Text: bncemail@w-legal.com	Mar 27 2021 04:24:00	SYNCHRONY BANK, c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132
15034647	+ Email/Text: bankruptcy@sccompanies.com	Mar 27 2021 04:25:00	Seventh Avenue, 1112 Seventh Avenue, Monroe, WI 53566-1364
15034649	+ Email/Text: bankruptcydpt@mcmcg.com	Mar 27 2021 04:23:00	Synchrony Bank, c/o Midland Funding, 2365 Northside Dr Ste 30, San Diego, CA 92108-2709
15035158	+ Email/PDF: gecsed@recoverycorp.com	Mar 27 2021 04:32:33	Synchrony Bank, c/o of PRA Receivables

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15061304	+ Email/Text: bncmail@w-legal.com	Mar 27 2021 04:24:00	Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15034654	+ Email/Text: media@trueaccord.com	Mar 27 2021 04:25:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
15070670	Email/PDF: EBN_AIS@AMERICANINFOSOURCE.COM	Mar 27 2021 04:54:19	True Accord, 303 Second Street, Suite 750, South Tower, San Francisco, CA 94107-1366
15034658	Email/Text: bankruptcy@firstenergycorp.com	Mar 27 2021 04:24:00	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457
15065372	+ Email/Text: bankruptcy@firstenergycorp.com	Mar 27 2021 04:24:00	West Penn Power, PO Box 3687, Akron, OH 44309-3687
15034659	+ Email/Text: admin@rosebudlending.com	Mar 27 2021 04:25:00	West Penn Power, 5001 NASA Blvd., Fairmont, WV 26554-8248
			ZocaLoans, PO Box 1147, Mission, SD 57555-1147

TOTAL: 50

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Ditech Financial, LLC
cr	*+	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
cr	*+	Specialized Loan Servicing LLC, 14841 Dallas Parkway Suite 425, Dallas, TX 75254-8067
15034583	*P++	CAINE & WEINER COMPANY, 12005 FORD ROAD 300, DALLAS TX 75234-7262, address filed with court:, Caine & Weiner, Po Box 55848, Sherman Oaks, CA 91413
15034587	*P++	CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285, address filed with court:, Capital One, 15000 Capital One Dr, Richmond, VA 23238
15034592	*+	CBCS, PO Box 2724, Columbus, OH 43216-2724
15034585	*+	Caine & Weiner, Attn: Bankruptcy, 5805 Sepulveda Blvd, Sherman Oaks, CA 91411-2546
15034589	*+	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15068852	*	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15034613	*+	First Premier Bank, 3820 N Louise Ave, Sioux Falls, SD 57107-0145
15034614	*+	First Premier Bank, 3820 N Louise Ave, Sioux Falls, SD 57107-0145
15034616	*+	First Premier Bank, Attn: Bankruptcy, Po Box 5524, Sioux Falls, SD 57117-5524
15034617	*+	First Premier Bank, Attn: Bankruptcy, Po Box 5524, Sioux Falls, SD 57117-5524
15034623	*+	Kohls/Capital One, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-5660
15034625	*+	Kohls/Capital One, Kohls Credit, Po Box 3120, Milwaukee, WI 53201-3120
15034629	*+	Merrick Bank/CardWorks, Po Box 9201, Old Bethpage, NY 11804-9001
15034635	*+	MidAmerica Bank & Trust Company, Attn: Bankruptcy, 216 West Second St, Dixon, MO 65459-8048
15034636	*+	MidAmerica Bank & Trust Company, Attn: Bankruptcy, 216 West Second St, Dixon, MO 65459-8048
15034632	*+	MidAmerica Bank & Trust Company, 5109 S Broadband Lane, Sioux Falls, SD 57108-2208
15034633	*+	MidAmerica Bank & Trust Company, 5109 S Broadband Lane, Sioux Falls, SD 57108-2208
15034641	*+	Portfolio Recovery, Po Box 41021, Norfolk, VA 23541-1021
15034642	*+	Portfolio Recovery, Po Box 41021, Norfolk, VA 23541-1021
15034651	*+	Target, Po Box 673, Minneapolis, MN 55440-0673
15034653	*+	Target, Attn: Bankruptcy, Po Box 9475, Minneapolis, MN 55440-9475
15034578	##+	American Credit Financial, PO Box 23, Norcross, GA 30091-0023
15076129	##	Ditech Financial LLC, P.O. Box 12740, Tempe, AZ 85284-0046
15034603	##	Ditech Financial, LLC, PO Box 15009, Tempe, AZ 85284-0109

TOTAL: 1 Undeliverable, 23 Duplicate, 3 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

District/off: 0315-2

User: dric

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Date Rcvd: Mar 26, 2021

Form ID: 149

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**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 28, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 26, 2021 at the address(es) listed below:

Name	Email Address
Abagale E. Steidl	on behalf of Joint Debtor Julie A. Keffer asteidl@steidl-steinberg.com julie.steidl@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;abby.steidl@me.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;kmeyers@steidl-steinberg.com
Abagale E. Steidl	on behalf of Debtor Steven E. Keffer asteidl@steidl-steinberg.com julie.steidl@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;abby.steidl@me.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;kmeyers@steidl-steinberg.com
Brian Nicholas	on behalf of Creditor Ditech Financial LLC bnicholas@kmlawgroup.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com
TOTAL: 6	